

June 19, 2023

Pamela G. Watson  
13457 Shannon Hill Rd.  
Louisa, VA 23093

Slayton Law  
Attn: Brenda Martinez  
913 E Jefferson St.  
Charlottesville, VA 22902

Ms. Brenda Martinez,

Please see the attached document that I have received from the Trustee for the Western District of Virginia.

I am concerned because the court believes I've violated the terms of my bankruptcy agreement due to the sale of the Ford F-150.

I started to have vehicle issues. After verifying with Oscar at the Slayton Law Office I started the process of getting more reliable transportation.

Below is the timeline of events and attachments:

3/1/2023 - After looking at my finances and the costs associated with the use and maintenance of my Ford F-150, I made the decision to sell my Ford F150. With the rising cost of gas and the gas mileage of the truck, and the repairs that needed to be done (new tires – that were bald, manifold covers were warped and leaking oil, and the sunroof was leaking excessively.) I could not afford to keep the truck. I needed a more economical vehicle to get back and forth to work etc.

3/2/2023 – I called Slayton Law office to ask if I could sell my truck. I was told by Oscar, who kept putting me on hold to ask someone in the office to verify that I could sell my truck. He then told me I could purchase a replacement vehicle for up to \$ 15,000.00.

4/19/2023 – Carmax gave me an offer to purchase the 2013 Ford F-150 for \$7,000.00 and that the quote was good for 7 days.

4/26/2023 – I sold 2013 Ford F-150 to Carmax (see attached purchase agreement) for \$7,000.00, as of the same date Langley Federal Credit Unions payoff amount (see attached email from Langley) was \$ 3,322.26, which Carmax paid directly to Langley. Leaving a residual amount of \$ 3,677.72 due and payable to me, which I did receive and deposited to my checking account to purchase a replacement vehicle.

5/1/2023 - Purchased replacement vehicle 2002 Honda Accord from individual Jeffery Chambers for \$ 3,400.00. (see all attached documentation for purchase of said vehicle)

5/10/2023 - Received wire from Langley for overpayment of loan of \$ 156.20. (see attached bank statement)

5/10/2023 - Purchased keys for new vehicle that had to be programmed for \$ 220.01. (see attached bank statement)

5/19/2023 - Received Letters from Langley stating that they were paid in full (see attached).

6/6/2023 – documentation was finally sent successfully via text – email was not working – Ms. Martinez verified receipt.

6/12/2023 – Received Dismissal and Objection to claim #9 filed by Langley Federal Credit Union filed on 6/8/2023.

Where the money was spent:

4/26/2023 - Sold Ford F-150 to Carmax	\$ 3,677.72
5/1/2023 - Purchased replacement vehicle	\$ 3,400.00 -
5/2/2023 - DMV – Registration, Title, Tax	\$ 158.10 -
5/2/2023 - Auto Zone - Parts for new car	\$ 162.51 -
5/10/2023 - Received overpayment from Langley	\$ 156.20 +
5/10/2023 - Purchased keys and programming	\$ 220.01 –
Balance	(\$ 106.70)

As you can see with the balance there is no money left from the sale of the truck and the purchase of the replacement vehicle.

Per the advice of your office, I proceeded with the sale of the F-150 under good faith I would be in compliance. Please advise next steps.

Regards,

*Pamela G. Watson*

cc: Angela M. Scolforo, Chapter 13 Trustee, VSB #42574  
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